

Fill in this information to identify the case:

Debtor Name	Stephen Todd Walker
United States Bankruptcy Court for the:	District of
Case number:	20-13557

Check if this is an amended filing

Official Form 425C

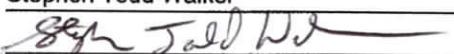
Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: March 2021 Date report filed: 04/20/2020
MM / DD / YYYY

Line of business: Finance NAICS code: _____

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Stephen Todd Walker
Original signature of responsible party: 
Printed name of responsible party: Stephen Todd Walker

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

If you answer **No** to any of the questions in lines 1-9, attach an explanation and label it **Exhibit A**.

	Yes	No	N/A
1. Did the business operate during the entire reporting period?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you plan to continue to operate the business next month?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you paid all of your bills on time?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Did you pay your employees on time?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Have you timely filed your tax returns and paid all of your taxes?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Have you timely filed all other required government filings?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
9. Have you timely paid all of your insurance premiums?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you answer **Yes** to any of the questions in lines 10-18, attach an explanation and label it **Exhibit B**.

10. Do you have any bank accounts open other than the DIP accounts?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
11. Have you sold any assets other than inventory?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
13. Did any insurance company cancel your policy?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
14. Did you have any unusual or significant unanticipated expenses?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
15. Have you borrowed money from anyone or has anyone made any payments on your behalf?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
16. Has anyone made an investment in your business?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Debtor Name Stephen Todd Walker

Case number 20-13557

17. Have you paid any bills you owed before you filed bankruptcy?

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

2. Summary of Cash Activity for All Accounts

19. Total opening balance of all accounts

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

\$ 34,337.96

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 3,123.87

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

- \$ 21,429.40

Report the total from *Exhibit D* here.

22. Net cash flow

Subtract line 21 from line 20 and report the result here.

+ \$ -18,305.53

This amount may be different from what you may have calculated as *net profit*.

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

= \$ 16,032.43

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables

\$ 0.00

(*Exhibit E*)

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4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables \$ 0.00

(*Exhibit F*)

5. Employees

26. What was the number of employees when the case was filed? 0

27. What is the number of employees as of the date of this monthly report? 0

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00

29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00

30. How much have you paid this month in other professional fees? \$ 0.00

31. How much have you paid in total other professional fees since filing the case? \$ 14,426.75

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	<i>Column A</i> Projected	<i>Column B</i> Actual	<i>Column C</i> Difference
	Copy lines 35-37 from the previous month's report.	Copy lines 20-22 of this report.	Subtract Column B from Column A.
32. Cash receipts	\$ <u>50,000.00</u>	- \$ <u>3,123.87</u>	= \$ <u>46,876.13</u>
33. Cash disbursements	\$ <u>30,000.00</u>	- \$ <u>21,429.40</u>	= \$ <u>8,570.60</u>
34. Net cash flow	\$ <u>20,000.00</u>	- \$ <u>-18,305.53</u>	= \$ <u>38,305.53</u>
35. Total projected cash receipts for the next month:			\$ <u>50,000.00</u>
36. Total projected cash disbursements for the next month:			- \$ <u>30,000.00</u>
37. Total projected net cash flow for the next month:			= \$ <u>20,000.00</u>

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8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- 39. Bank reconciliation reports for each account.
- 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- 41. Budget, projection, or forecast reports.
- 42. Project, job costing, or work-in-progress reports.

Exhibit A

Not applicable

Exhibit B

Not applicable.

Exhibit C

Receipts

03/19/21	\$.35
03/11/21	\$ 422.94
03/18/22	\$ 104.94
03/22/21	\$2,489.65
03/30/21	\$ 105.99

Exhibit D

Disbursements

Checks and Other Withdrawals

03/01/21	\$ 102.81	Amazon
03/01/21	\$ 44.70	Amazon
03/02/21	\$5,000.00	PASCDV
03/03/21	\$ 20.00	Treasurer Lower Merion
03/05/21	\$ 54.50	Harland Clarke
03/08/21	\$ 51.02	Honey Grow
03/12/21	\$ 70.00	Township of Lower Merion
03/12/21	\$ 675.00	Zoraida Fiol
03/15/21	\$ 61.67	Sunoco
03/15/21	\$ 54.52	PTC EZPass
03/15/21	\$ 32.00	Parking
03/18/21	\$ 500.00	J. Halligan
03/22/21	\$ 25.17	Aqua
03/22/21	\$ 231.10	PECO
03/22/21	\$ 256.09	Xfinity
03/22/21	\$ 36.83	Honey Grow
03/23/21	\$7,116.24	Wells Fargo
03/23/21	\$1,261.40	PNC
03/23/21	\$1,688.11	PNC
03/23/21	\$ 29.74	Verizon
03/24/21	\$ 230.68	AT&T
03/25/21	\$ 90.92	Chubb
03/25/21	\$ 623.42	Chubb
03/25/21	\$ 713.16	Travelers

03/25/21	\$ 123.82	Acme
03/29/21	\$1,693.59	Merion
03/29/21	\$ 154.46	Cedar Hollow Inn Restaurant
03/29/21	\$ 117.16	Gladwyne Pharmacy
03/29/21	\$ 105.99	Microsoft
03/29/21	\$ 52.28	Zoes Kitchen
03/31/21	\$ 67.52	7 Eleven

Exhibit E

Accrued Payables Post-Petition - None

Exhibit F

Accounts Receivable - None



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STEPHEN T WALKER
DIP CASE 20-13557 EDPA
611 ROSE LN
BRYN MAWR PA 19010-36

Page: 1 of 4
Statement Period: Mar 01 2021-Mar 31 2021
Cust Ref #: 4377266353-039-T-#
Primary Account #: [REDACTED]

Chapter 11 Checking

STEPHEN T WALKER
DIP CASE 20-13557 EDPA

Account # 437-7266353

ACCOUNT SUMMARY

		Average Collected Balance	25,843.87
Beginning Balance	34,337.96	Interest Earned This Period	0.00
Deposits	0.35	Interest Paid Year-to-Date	0.00
Electronic Deposits	3,123.52	Annual Percentage Yield Earned	0.00%
Checks Paid	18,576.04	Days in Period	31
Electronic Payments	2,707.86		
Other Withdrawals	145.50		
Ending Balance	16,032.43		

DAILY ACCOUNT ACTIVITY

Deposits

DEPOSITS	DESCRIPTION	AMOUNT
POSTING DATE		
03/19	DEPOSIT	0.35
	Subtotal:	0.35

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
03/11	DEBIT CARD CREDIT, ****30079409157, AUT 031121 VISA DDA REF REMARKABLE OSLO N OR	422.94
03/18	DEBIT CARD CREDIT, ****30079409157, AUT 031821 VISA DDA REF REMARKABLE OSLO N OR	104.94
03/22	ACH DEPOSIT, AEGIS CAPITAL CO DIRECT DEP ****58656462IOV	2,489.65
03/30	DEBIT CARD CREDIT, ****30085862084, AUT 033021 VISA DDA REF MICROSOFT MICROSOFT 365 MSBILL INFO *WA	105.99

Charles Reid

Checks Paid	No. Checks: 13	Amount Paid	Date	Serial No.	Amount
Date	Check No.	Amount	Date	Serial No.	Amount
03/22	102	25.17	03/12	233*	70.00
03/22	104*	231.10	03/02	235*	5,000.00
03/23	106*	7,116.24	03/18	236	500.00
03/23	107	1,281.40	03/25	238*	90.92
03/23	108	1,688.11	03/22	239	256.09
03/29	109	1,693.59	03/25	240	623.42
03/03	229*	20.00			
				Subtotal:	18,576.04

Call 1-800-922-2000 for 24-hour, Bank-by-Phone services or connect to www.tdbank.com.



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STATEMENT OF ACCOUNT

STEPHEN T WALKER
DIP CASE 20-13557 EDPA

Page: 3 of 4
Statement Period: Mar 01 2021-Mar 31 2021
Cust Ref #: 4377266353-039-T-##
Primary Account #: [REDACTED]

16365522

DAILY ACCOUNT ACTIVITY

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
03/01	DEBIT CARD PURCHASE, ****30085862084, AUT 022621 VISA DDA PUR AMAZON COM A89PZ0R23 AMZ AMZN COM BILL * WA	102.81
03/01	DEBIT CARD PURCHASE, ****30085862084, AUT 022621 VISA DDA PUR AMZN MKTP US VG8BC44Q3 AMZN COM BILL * WA	44.70
03/05	ACH DEBIT, HARLAND CLARKE CHK ORDERS *SHO***10374100	54.50
03/08	DEBIT CARD PURCHASE, ****30085862084, AUT 030521 VISA DDA PUR HONEY GROW 112 KING OF PRUSS * PA	51.02
03/12	DEBIT CARD PURCHASE, ****30085862084, AUT 031121 VISA DDA PUR ZORAIDA FIOI SILVA MD PHILADELPHIA * PA	675.00
03/15	DEBIT POS, ****30085862084, AUT 031321 DDA PURCHASE SUNOCO 80008346 BRYN MAWR * PA	61.67
03/15	DEBIT CARD PURCHASE, ****30085862084, AUT 031221 VISA DDA PUR PTC EZPASS CSC WEB IVR STATE PA US * PA	54.52
03/15	DEBIT CARD PURCHASE, ****30085862084, AUT 031121 VISA DDA PUR PARKING 08011 WALNUT 215 569 8400 * PA	32.00
03/22	DEBIT CARD PURCHASE, ****30085862084, AUT 032021 VISA DDA PUR HONEY GROW 112 KING OF PRUSS * PA	36.83
03/23	ELECTRONIC CK PMT-ARC, VERIZON FINANCIA PAYMENTS 0105	29.74
03/24	ELECTRONIC CK PMT-ARC, AT&T SERVICES CHECKPAYMT 0237	230.68
03/25	ELECTRONIC CK PMT-ARC, TRAVELERS PI CHECK PYMT 0103	713.16
03/25	DEBIT POS, ****30085862084, AUT 032421 DDA PURCHASE ACME 3788 BRYN MAWR * PA	123.82
03/29	DEBIT CARD PURCHASE, ****30085862084, AUT 032721 VISA DDA PUR CEDAR HOLLOW INN RESTAUR MALVERN * PA	154.46
03/29	DEBIT POS, ****30085862084, AUT 032721 DDA PURCHASE GLADWYNE PHARM GLADWYNE * PA	117.16
03/29	DEBIT CARD PAYMENT, ****30085862084, AUT 032821 VISA DDA PUR MICROSOFT MICROSOFT 365 MSBILL INFO * WA	105.99
03/29	DEBIT CARD PURCHASE, ****30085862084, AUT 032621 VISA DDA PUR ZOES KITCHEN BRYN MAWR * PA	52.28
03/31	DEBIT POS, ****30085862084, AUT 033121 DDA PURCHASE 7 ELEVEN PAOLI * PA	67.52
	Subtotal:	2,707.86

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
03/25	DEBIT	145.50
	Subtotal:	145.50

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STATEMENT OF ACCOUNT

STEPHEN T WALKER
DIP CASE 20-13557 EDPA

Page: 4 of 4
Statement Period: Mar 01 2021-Mar 31 2021
Cust Ref #: 4377266353-039-T-###
Primary Account #: [REDACTED]

DIARY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
02/28	34,337.96	03/18	28,199.62
03/01	34,190.45	03/19	28,199.97
03/02	29,190.45	03/22	30,140.43
03/03	29,170.45	03/23	20,044.94
03/05	29,115.95	03/24	19,814.26
03/08	29,064.93	03/25	18,117.44
03/11	29,487.87	03/29	15,993.96
03/12	28,742.87	03/30	16,099.95
03/15	28,594.68	03/31	16,032.43

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